

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE  
NORTHERN DISTRICT OF ALABAMA, NORTHERN DIVISION**

<b>In re:</b>	)	
	)	
<b>FRANKLIN HOMES, INC.</b>	)	<b>Case No.:15-81177</b>
	)	
<b>Debtor.</b>	)	<b>Chapter 11</b>

**AFFIDAVIT OF PETER D. JAMES IN SUPPORT OF CHAPTER 11 PETITION  
AND FIRST DAY MOTIONS**

STATE OF ALABAMA )

COUNTY OF JEFFERSON )

PETER D. JAMES, being duly sworn, deposes and says:

**INTRODUCTION**

My name is Peter D. James. I am the President of Franklin Homes, Inc. ("Debtor"). I am over the age of twenty-one (21) and competent to testify regarding the matters contained herein.

1. On April 29, 2015 (the "Petition Date"), Debtor commenced a case under Chapter 11 of title 11 of the United States Code, 11 U.S.C. § 101, *et seq.* (the "Bankruptcy Code") in this Court. Debtor intends to continue to manage its properties and operate its manufacturing business pursuant to Bankruptcy Code §§ 1107(a) and 1108.

2. I submit this affidavit to assist the Court and other parties in interest in Understanding the circumstances that compelled the commencement of this Chapter 11 case. This affidavit is in support of Debtor's voluntary Chapter 11 petition, various motions and applications filed with the Court contemporaneously herewith. Except as otherwise indicated, all facts set forth in this affidavit are based upon my personal knowledge, my review of relevant

documents, or my opinion based upon my experience, knowledge, and information concerning the Debtor's operations and financial affairs. If I were called upon to testify, I would testify completely to the facts set forth in this affidavit. I am authorized to submit this affidavit on behalf of the Debtor.

**BACKGROUND AND EVENTS LEADING  
TO THE COMMENCEMENT OF THE CHAPTER 11 CASE**

3. The following background facts and reasons for filing bankruptcy are based upon my own personal knowledge, a review of Debtor's business records and conversations with Debtor's employees.

**Company Background and Industry**

4. The Debtor is a privately held company that was founded in 1969.

5. My father, Jerry James, owns 100% of The Franklin Group, Inc., which wholly owns the Debtor.

6. The Debtor's primary business is manufacturing manufactured and modular homes and selling to manufactured/ modular home dealers across the country. Debtor owns a facility located at 10655 Hwy 43, Russellville, Alabama which consists of a manufacturing facility of 270,000 square feet comprised of 5 buildings located on 19 acres where the manufactured and modular homes are manufactured.

**FIRST DAY MOTIONS AND APPLICATIONS**

7. Contemporaneously with the filing of its chapter 11 petition, Debtor is filing certain applications, motions, and proposed orders (the "First Day Motions"). Debtor requests that each of the First Day Motions and requests described below be approved by the

Bankruptcy Court, as each constitutes a critical element in successfully reorganizing the Debtor's operations and inures to the benefit of the Debtor's estate, creditors and other parties in interest.

**Debtor's Motion to Pay Pre-Petition Wages and Employee Benefits**

8. Debtor has historically incurred payroll obligations for approximately 115 full time employees for the performance of services in connection with its operations. Owing to present sales conditions, the number of employees had been reduced to 35 as of the Petition Date. It is anticipated Debtor will manufacture an average of 6 floor "units" per week, which will necessitate approximately 100 employees. Non-management employees work on an hourly basis and management employees (approximately 18-19) are salaried, including myself and my sister, Gwen Brown. (Hourly and salaried employees are referred to collectively herein as the "Employees<sup>1</sup>"). Jerry James owns 100% of the shares of the Debtor and is its CEO. There are no other "insiders" employed by the Debtor other than myself and my sister, Gwen Brown, and my father. This week, we are operating with only 35 employees in order to complete outstanding orders.

9. Prior to the Petition Date, Debtor paid its Employees on a weekly basis. Debtor's average weekly payroll for all Employees is approximately \$66,000-70,000. Debtor pays all of its Employees one week in arrears. The amount due on Friday, May 1, 2015 to pay the outstanding payroll obligation is \$61,343.00. Debtor operated on a limited basis the week of April 27, 2015 - May 1, 2015. Payroll obligations for the week of April 27, 2015 - May 1, 2015 will be approximately \$45,000-\$55,000 and will be due and payable for pre-petition wages on May 8, 2015. Wage obligations from last week and this week are referred to collectively as

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<sup>1</sup> GSH of Alabama, LLC subcontracts with the Debtor using a "shared employee" concept by which Debtor reimburses GSH for employees paid directly by GSH.

“Wage and Salary Obligations”. Debtor seeks to pay only up to that approximate amount (\$106,343-\$116,343). Debtor will seek further approval from this Court if circumstances arise that would require Debtor to exceed that amount.

10. Debtor is required by law to: (a) withhold from Employee’s payrolls, and remit to the appropriate taxing authorities, certain federal, state, and local income taxes, social security and Medicare taxes (collectively, the “Payroll Tax Obligations”) and (b) directly pay state and local unemployment taxes and contributions (the “Unemployment Taxes”). These amounts are calculated weekly and average \$11,000 per week. The Unemployment Taxes are paid every Wednesday.

11. Debtor estimates that, as of the Petition Date, the amount of such unpaid Payroll Tax Obligations and Unemployment Taxes approximates \$11,000, which will be due and payable on the date the Petition is filed (April 29, 2015). Debtor will seek further approval from this Court if circumstances arise that would require Debtor to exceed that amount.

12. Under Debtor’s pre-petition payroll system, the Wage and Salary Obligations, obligations in respect to the Outstanding Payroll Checks, Payroll Tax Obligations, and Unemployment Taxes (collectively, the “Compensation Obligations”) owed to the Employees or required to be paid on their behalf, which have accrued since the date such amounts were last paid by Debtor, normally would be included in the next compensation check issued or paid to the respective taxing authorities.

13. Retirement/Employee Benefits. As is customary at many companies, Debtor has established various plans and policies for the benefit of its Employees, which include medical and health insurance (collectively, the “Employee Benefits”) described below. Debtor also maintains a 401k program for its Employees with Principal Financial Group. Currently, the

Debtor does not match or contribute any additional amounts on behalf of Employees. Employee contributions, which are deducted from payroll, are approximately \$250.00 per week.

14. Health Insurance Benefits. As stated, Debtor provides health insurance for its Employees through Blue Cross and Blue Shield of Alabama (the "Health Insurance Benefits"), which form part of the Employee Benefits. Debtor pays 50% of individual coverage for its Employees, and the remaining premium is deducted from the Employee's payroll check. Premiums for the Health Insurance are approximately \$20,000 per month and are due on May 1, 2015. Employees also purchase insurance through AFLAC and Guardian and the premiums are deducted from the Employee's payroll. The total AFLAC premium payments are approximately \$1,500 per month; the total Guardian premiums are approximately \$7,700.00 per month.

**Debtor's Motion to Determine Adequate Assurance for Utilities**

15. In connection with the operation of its business, Debtor obtains telephone, electricity, gas, water, and other similar services (collectively, the "Utility Services") from various companies set forth below (the "Utility Companies").

The Debtor obtains Utility Services from the following Utility Companies:

- (i) Clark Gas; (averages \$1600 per year to fill tanks/\$133 per month)
- (ii) Isbell Water (water); (averages \$500 per month)
- (iii) Franklin Electric Cooperative (electricity); (averages \$15,000 per month)
- (iv) AT&T (telephone services); averages \$4,000 per month.

16. Should one or more of the Utility Companies refuse or discontinue service even for a brief period of time, the Debtor could be severely impacted. Such an interruption would damage customer relationships, revenue and profits and would ultimately affect the Debtor's wind down efforts. Moreover, such an interruption would result in a diminution in the

value of the Debtor's assets and cause irreparable harm to the estate. Maintaining uninterrupted Utility Services is essential to Debtor's ability to continue its manufacturing business operations and preserve the value of its assets.

17. Debtor's average aggregate monthly expenditure for all of the Utility Services provided by all of the Utility Companies, is approximately \$19,633.00.

**Motion Regarding Cash Management System**

**A. Debtor's Pre-Petition Cash Management System**

18. In the ordinary course of its business and prior to the Petition Date, Debtor used a centralized cash management system (the "Cash Management System"). The Cash Management System is designed to efficiently collect, transfer and disburse funds generated through Debtor's operations and to accurately record such collections, transfers and disbursements as they are made. As part of the Cash Management System, Debtor maintains several accounts:

<u>Account</u>	<u>Estimated Balance at time of Petition</u>
CB & S General Account # 7532	\$[-374,000]
CB & S Hourly Payroll Account # 7540	\$ 0
CB & S Special/Salary Payroll Account #1775	\$0
Community Spirit Bank Checking Acct # 2996	\$140.00

(Collectively, the "Bank Accounts"). The Cash Management System is funded primarily by receipts from COD sales and a factoring agreement with RMP Capital ("RMP") whereby Debtor receives 80% of its sales price upon submission of invoices to RMP. The principal components of the Cash Management System are described below.

19. All of the COD and factoring deposits are deposited into the CB& S

General Account # 7532. The factoring deposits are made via ETF directly into this account. Debtor anticipates two large deposits in the amount of \$59,091 and \$105,489 from RMP on April 30, 2015.

20. Debtor believes the following checks are outstanding (the "Outstanding Checks") are included in the balance listed above:

Current Bank Balance		-374,000	
Terry Jackson	1/29/2015	90463	650.00
NTA	3/3/2015	90791	1,650.00
AK Man	4/15/2015	91238	825.00
Georgia Dept	4/22/2015	91316	200.00
Kentucky Office	4/22/2015	91317	500.00
US Treasury	4/23/2015	91323	75.00
Johnny B	4/23/2015	91330	625.00
UPS	4/23/2015	91338	336.42
UPS	4/23/2015	91339	51.40
Clear Creek	4/30/2015	Auto	7,000.00
GSH of AI	4/22/2015	91348	42,907.61
Argos	4/28/2015	91361	186.00
Total Outstanding Checks:			[-55,006.43]

21. Debtor maintains current and accurate accounting records of daily cash transactions.

**B. Debtor Should Be Granted Authority To Maintain Its Existing Bank Accounts And To Use The Cash Management System.**

22. Debtor's cash management procedures have been employed for a considerable period of time and constitute ordinary course, essential business practices. The Cash Management System provides significant benefits to the Debtor including, *inter alia*, the ability to: (i) control corporate funds; (ii) ensure maximum availability of funds when necessary; and (iii) reduce administrative expenses by facilitating the movement of funds and the development of more timely and accurate account balances.

23. Debtor's business operations require that the existing Cash Management System continues during the pendency of this chapter 11 case, as any disruption could have a severe and adverse impact upon the Debtor. Further, the process of establishing a new cash management system and bank accounts would be a lengthy and expensive process and a substantial burden to the estate.

24. Debtor will continue to maintain records of all transfers within the Cash Management System, so that all transfers and transactions will be documented in its books and records to the same extent such information was maintained by Debtor prior to the Petition Date.

**Debtor's Motion Authorizing Continuance of Debtor's Workers Compensation Program, All Other Insurance Policies, Bonds, All Agreements Relating Thereto, and Pay All Obligations Relating Thereto.**

25. In the ordinary course of its business, Debtor maintains numerous



insurance policies and a workers' compensation program (collectively, and as more described in detail below, the "Insurance Programs" through several different insurance carriers (the "Insurance Carriers"). The Insurance Programs include, without limitation, workers' compensation, automobile insurance, crime and theft insurance, general casualty and professional liability insurance, and excess liability insurance. These insurance programs provide a comprehensive range of coverage for the Debtor and its business and properties.

26. Workers' Compensation Program. Under the laws of the State of Alabama, Debtor is statutorily required to maintain workers' compensation and employers' liability policies and programs (collectively, the "Workers' Compensation Program"), and to provide its Employees with workers' compensation coverage for claims arising from or related to their employment with the Debtor. Pursuant to such state law requirements, Debtor maintains its Workers' Compensation Program through a third-party insurance policy carried by The Argos Group/Benchmark Insurance Company. Monthly premiums in the approximate amount of \$1,500 for the Workers Compensation Program are pre-paid through April 30, 2015. The next premium payment will be due May 18, 2015. As of April 29, 2015, the Debtor is aware of only two (2) outstanding workers' compensation claims pending against it (collectively the "Workers' Compensation Claims"), but the pre-petition potential exposure relating to Workers' Compensation Claims is unknown at this time. One claim has been settled and requires payment by the Debtor which average approximately \$600 per quarter or \$2,400 per year for medical expenses and medication.

27. General Liability Program. Debtor maintains a general liability policy Through Amtrust International Underwriters Insurance (the "General Liability Program"). Monthly premiums are \$5,200 per month and are current until May 19, 2015.

28. Other Property, Casualty and Liability Insurance Programs. In addition to the Workers' Compensation Programs and General Liability Programs, Debtor also maintains other, casualty and property insurance with Source One Financial/Pennsylvania Lumbermen's Mutual Ins. The monthly premium is \$2,200 and due on May, 14, 2015. Debtor maintains insurance on its vehicles through Auto Insurance EMC which is \$1,600 per month and current through May 20, 2015.

29. Debtor is required to pay premiums for these policies based upon a rate established and billed by the respective Insurance Carrier. The premiums for most of these policies are determined annually and are paid directly to the Insurance Carriers.

30. Bonds. The Debtor is required to have "Manufactured Housing" bonds in order to retain its license and/or permit with the States in which it sells mobile homes. Aegis Insurance has issued several Bonds in favor of: Alabama Manufacturing House Commission, State of Tennessee, Department of Commerce and Insurance, State of Oklahoma, South Carolina Manufacturing Housing Board, South Carolina Building Codes Council, Manufacturing Housing Division, State of Texas, Commissioner of Insurance, State of Mississippi (referred to collectively as the "Bonds"). Debtor's obligations pursuant to most of the Bond agreements are current and Debtor intends to assume the Bonds as part of its reorganization.

31. These Workers' Compensation and Insurance Programs are essential to the Debtor's business and the wind down of the Debtor's operations because Debtor would be exposed to substantial liability for any damages resulting to persons and property of the Debtor and others, in the event such policies were terminated for non-payment. Therefore, the Debtor is requesting authority to pay any and all amounts due and owing with respect to these insurance programs, including among other things, allowing claimants, to the extent they hold

valid claims under the applicable insurance policy or program, to proceed with their claims directly against the respective Insurance Carrier(s).

**Debtor's Application To Employ Benton & Centeno, LLP ("Benton & Centeno") As Counsel For Debtor.**

32. Debtor desires to retain and employ Benton & Centeno as its attorneys in this Chapter 11 case, effective as of the Petition Date. Debtor has selected Benton & Centeno because: (a) Debtor has consulted with Benton & Centeno prior to the Petition Date with respect to, *inter alia*, advice regarding a host of issues related to the Debtor's efforts and the preparation and commencement and prosecution of this chapter 11 case; (b) the Benton & Centeno Attorneys that have been assigned to this Chapter 11 have considerable experience in Chapter 11 bankruptcy cases and the fields of debtor's and creditors' rights generally; (c) Benton & Centeno do not hold or represent any interest adverse to the Debtor or to its bankruptcy estate; and (d) Benton & Centeno are "disinterested persons" as that term is defined in § 101(14), as modified by § 1107(b) of the Bankruptcy Code, as more particularly discussed below.

33. Debtor envisions that Benton & Centeno will have general responsibility for counseling and representing Debtor in connection with general bankruptcy administration in this Chapter 11 case as well as general corporate, finance, litigation, employee benefits, insurance and assisting Debtor on matters relating to local bankruptcy custom and practice. In the event there is a conflict of interest or if specialized counsel is required to address any particular matter, Debtor will seek the employment of additional or alternative counsel.

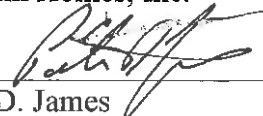
34. Debtor is not aware of any objection by any creditor to Benton & Centeno's employment or any actual conflict of interest if the employment of Benton & Centeno requested by Debtor is approved.

35. To the best of Debtor's knowledge, information and belief, Benton & Centeno (a) does not hold or represent any interest adverse to Debtor or to its bankruptcy estate and (b) are "disinterested persons" as that term is defined in § 101(14), as modified by § 1107(b) of the Bankruptcy Code.

36. Debtor believes that Benton & Centeno is well qualified to represent it in this Chapter 11 case and that Benton & Centeno's retention is necessary and in the best interest of the Debtor and its bankruptcy estate.

I respectfully request that all the First Day Motions be approved by this Court and that this Court enter orders granting the same.

Franklin Homes, Inc.

By:  4/29/15  
Peter D. James  
President, Franklin Homes, Inc.

Sworn to and subscribed before me  
this 29 day of April, 2015.



Notary Public

My commission expires: \_\_\_\_\_

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: July 27, 2015

**CERTIFICATE OF SERVICE**

I hereby certify that on the 29<sup>th</sup> day of April, 2015, I electronically filed the **AFFIDAVIT OF PETER D. JAMES IN SUPPORT OF CHAPTER 11 PETITION AND FIRST DAY MOTIONS** with the Clerk of the Court using the CM-ECF system, and served a copy of the above and foregoing on April 30, 2015, upon the **Creditor Matrix (copy attached)** by depositing a copy of same in the United States mail, properly addressed and first-class postage prepaid.

/s/ Jamie A. Wilson  
Of Counsel

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10655 Highway 43  
Russellville, AL 35653

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P.O. Box 932517  
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Basic Supply, Inc.  
P.O. Box 99  
Lynn, AL 35575

Benton & Centeno, LLP  
2019 Third Avenue North  
Birmingham, AL 35203-3301

AMS Of Indiana, Inc.  
3933 E. Jackson Blvd.  
Elkhart, IN 46516

Baymont, Inc.  
P.O. Box 45  
Golden, MS 38847

2/10 Home Buyers Warranty  
P.O. Box 371348  
Denver, CO 80237

Arkansas Manufactured Home  
101 East Capitol Avenue, Ste. 210  
Little Rock, AR 72201-3826

Baymont, Inc. Warranty  
P.O. Box 45  
Golden, MS 38847

21 Mortgage Corporation  
P.O. Box 220  
Knoxville, TN 37902

Arkansas Manufactured Housing  
1123 S. University Ave. Ste. 720  
Little Rock, AR 72204

BBC Distribution, LLC  
2649 Momentum Place  
Chicago, IL 60689-5326

A&G Commercial Trucking  
P.O. Box 229  
Ashland, MO 65010

Associated Bag Company  
P.O. Box 3036  
Milwaukee, WI 53201-3036

Bennett Truck Transport  
P.O. Box 100005  
McDonough, GA 30253-9305

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2027 Highway 6  
Natchitoches, LA 71457

AT&T Fax/Long Distance  
P.O. Box 105262  
Atlanta, GA 30348-5501

Blue Cross Blue Shield Of Alabama  
P.O. Box 360037  
Birmingham, AL 35236-0037

AFLAC Worldwide Headqtrs  
1932 Wynnton Road  
Columbus, GA 31993-9615

At&T Mobility  
P.O. Box 536216  
Atlanta, GA 30353-6216

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Alabama Manufactured Housing  
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Montgomery, AL 36104

AT&T-Internet  
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Carol Stream, IL 60197-5019

Brandi N. Graham  
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Alabama Manufactured Housing  
P.O. Box 241607  
Montgomery, AL 36124-1607

Babco Roofing Co., Inc.  
P.O. Box 649  
Tuscumbia, AL 35674

Buffalo Rock Company  
P.O. Box 2247  
Birmingham,, AL 35201-2247

American Paper & Twine Co.  
P.O. Box 90348  
Nashville, TN 37209

Basic Components, Inc.  
1201 S. Second Avenue  
Mansfield, TX 76063

Campbell Guin Williams Guy & Gidiere LLC  
P.O. Box 3206  
Tuscaloosa, AL 35403-3206

CB&S Bank  
200 S. Jackson Avenue  
P.O. Box 910  
Russellville, AL 35653

Diego E. Garcia  
D&G Drywall  
575 Payne Creek Lot 101  
Russellville, AL 35654

Fastenal Company  
P.O. Box 978  
Winona, MN 55987-0978

Cenla Mobile Homes, LLC  
DBA Cenla Homes  
8811 Highway 28 West  
Alexandria, LA 71303

Dixie Plywood  
3225 Franklin Limestone Road  
Antioch, TN 37013

Formica Corporation  
P.O. Box 643956  
Pittsburgh, PA 15264-3956

Cintas Corp.  
P.O. Box 630910  
Cincinnati, OH 45263-0910

Dixie Signs & Decals, Inc.  
3116 Northington Ct.  
Florence, AL 35630

Franklin Co. Land Manage  
Inert Landfill  
13020 Hwy 187  
Russellville, AL 35653

Clark Gas Company, Inc.  
4525 Parkway Drive  
Florence, AL 35630-7618

Dream Homes Of Mississippi, LLC  
P.O. Box 5125  
Meridian, MS 39302

Franklin Group, Inc.  
10655 Highway 43  
Russellville, AL 35653

Consolidated Forest Products  
155 County Highway 62  
Bear Creek, AL 35543

DTI-Design Tech, Inc.  
58665 Glenriver Drive  
Goshen, IN 46528

Gary Pounders  
102 Cottonwood Drive  
Muscle Shoals, AL 35661

Coral Industries  
P.O. Box 10568  
Birmingham, AL 35202

E&E Coatings, Inc.  
40 Red Hill Road  
Baileyton, AL 35019

General Electric Company  
P.O. Box 102176 Annex 68  
Atlanta, GA 30368

Cullman Cabinet & Supply  
P.O. Box 1150  
Cullman, AL 35056

Edgewood Mobile Homes, Inc.  
DBA Edgewood Homes Of Middlesboro  
P.O. Box 697  
Middlesboro, KY 40965

Georgia Dept. Of Community  
60 Executive Park South, NE  
Atlanta, GA 30329-2231

Dave Carter & Associates  
P.O. Box 934842  
Atlanta, GA 31193-4842

Elixir Door And Metals Co.  
P.O. Box 743166  
Atlanta, GA 30374-3166

Georgia Mfg. Hsng. Assn.  
199 East Main Street  
Forsyth, GA 31029

Dean Dronet  
8922 Highway 389  
Abbeville, LA 70510

EMC Insurance Companies  
P.O. Box 219225  
Kansas City, MO 64121-9225

Geradau Ameristeel US Inc.  
P.O. Box 905742  
Charlotte, NC 28290-5742

Derryl Gardner  
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Family Pharmacy  
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Grass America, Inc.  
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Chicago, IL 60693

GSH Of Alabama, LLC  
4800 Whitesburg Drive, Ste. 30-351  
Huntsville, AL 35802

Homefront  
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Greenwood, MS 38930

JFE Enterprises, LLC  
Dba Athens Factory Outlet Homes  
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Athens, TN 37371-0565

Guardian  
P.O. Box 8012  
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New Iberia, LA 70560

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Phil Campbell, AL 35581

Gulf Gate, Inc.  
1734 NPIC  
Corpus Christie, TX 78408

Integrated Corporate Solutions  
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Kentec, Inc.  
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Charlotte, NC 28201-1335

Gulf Power  
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Birmingham, AL 35283-0660

Internal Revenue Service  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Kentucky Mfg. Housing  
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Frankfort, KY 40601

Haleyville Drapery, LLC  
P.O. Box 695  
Haleyville, AL 35565

Isbell Water System  
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Russellville, AL 35653

Kinro Composites, Inc.  
P.O. Box 910886  
Dallas, TX 73591-0886

Hawks Homes  
P.O. Box 1109  
Conway, AR 72033

ITW Polymers Sealants  
ITW Polymers Sealants North America  
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Chicago, IL 60675-6871

KT Construction  
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Welsh, LA 70591

Heartland Mfg. Homes LLC  
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Jaco Sales, LLC  
DBA Homestead Homes, LLC  
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Stanhope, NJ 07874

HMH Supply  
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Mosheim, TN 37818

Holcomb Tire Service  
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Russellville, AL 35653

Jerry James  
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Tuscumbia, AL 35674

Lee Law Firm, LLC  
N/A  
NA, NA



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Birmingham, AL 35203

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Nappanee, IN 46550

Lomanco, Inc.  
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Jacksonville, AR 72078

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Chicago, IL 60693

Omar Bustamante  
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Russellville, AL 35654

Louisiana Manufactured Housing Assoc.  
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Baton Rouge, LA 70808

Monroe County Mobile Homes, Inc.  
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Madisonville, TN 37354

Oxford Housing, Inc.  
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Oxford, AL 36203

Lowes  
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Atlanta, GA 30353-0954

Mood  
South Central A/V  
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Huntsville, AL 35805

Pacific Lumber Resources  
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Lake Oswego, OR 97034

McCaleb Tool Supply, Inc.  
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Winfield, AL 35594

Moss Supply Company  
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Charlotte, NC 28221

Palmer Chiropractic Clinic  
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Haleyville, AL 35565

McIntosh Show Landscapes, Inc.  
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New Paris, IN 46553

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New Orleans, LA 70010

Panthers Industries  
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Wheeling, IL 60090

Mednik\*Riverbend  
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St. Louis, MO 63134

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Atlanta, GA 30384-5889

Patrick Industries, Inc.  
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Chicago, IL 60677-4007

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Washington, DC 20004

Northwest Abrasive & Supply  
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Paul's Repossessed Mobile Homes, Inc.  
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Denham Springs, LA 70726

Michael Dee Sandusky  
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Russellville, AL 35653

Northwest Alabama Marble  
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Russellville, AL 35653

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Pittsburgh, PA 15250-7887

Mill Creek Lumber, Inc.  
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Haleyville, AL 35565

Northwest Alabama Supply  
P.O. Box 68  
Hodges, AL 35571

Posey Supply, Inc.  
P.O. Box 156  
Double Springs, AL 35553

Powell's Tire And Axle, Inc.  
635 Hwy 9 By-Pass West  
Loris, SC 29569

Reliable Computer Solutions  
405 US Highway 131 S  
White Pigeon, MI 49099-8145

Sinclair Ocone Realty, Inc.  
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Eatonton, GA 31024

PPG Architectural Coating  
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Atlanta, GA 30353-6864

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Islandia, NY 11749

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Carencro, LA 70520

Pratt Homes  
310A SSE Loop 323  
Tyler, TX 75702

Rowe Building Supply  
7133 Hwy 43  
Spruce Pine, AL 35543

Star Printing Of Hamilton  
P.O. Box 880  
Hwy 17 South  
Hamilton, AL 35570

Premier Homes Of The Mid South LLC  
1724 Jet City Road  
EIDorado, AR 71730

Royce Crowell  
450 Cuba Ridge Road  
Phil Campbell, AL 35581

State Industries, Inc.  
12610 Collection Center Drive  
Chicago, IL 60693

Price Sales, Inc.  
P.O. Box 1212  
Russellville, AL 35653

RR Donnelley Logistics Service  
DBA DLS Worldwide  
P. O. Box 932721  
Cleveland, OH 44193

State Of Alabama  
Department Of Revenue/Legal Division  
P.O. Box 320001  
Montgomery, AL 36132-0001

Printers & Stationers  
P.O. Box T  
Florence, AL 35631

Russellville Florist  
12175 Highway 43  
Russellville, AL 35653

State Of Kentucky Department Of Revenue  
Bankruptcy Dept.  
P.O. Box 491  
Frankfort, KY 40602-0491

Pro-Dec Products, Inc.  
P.O. Box 542035  
Houston, TX 77254

Sammy Taylor  
46 Bainbridge Circle  
Muscle Shoals, AL 35661

State Of Missouri Department of Revenue  
Bankruptcy Unit  
P.O. Box 475  
Jefferson City, MO 65105

Quill Corporation  
P.O. Box 37600  
Philadelphia, PA 19101-0600

Service Partners  
P.O. Box 2676  
Mechanicsville, VA 23116-2676

State of South Carolina Dept Of Rev.  
Bankruptcy Dept.  
P.O. Box 12265  
Columbia, SC 29211

R J Young  
P.O. Box 41668  
Nashville, TN 37204-1668

Shaw Industries, Inc.  
P.O. Box 100232  
Atlanta, GA 30384-0232

State of Tennessee Department Of Revenue  
Bankruptcy Unit  
500 Deaderick Street, 10th Floor  
Nashville, TN 37219

Ranch Park Homes, Inc.  
2824 Gray Hwy  
Macon, GA 31211

Shelter Products, Inc.  
P.O. Box 789  
Phil Campbell, AL 35581

State Of Texas Department of Revenue  
Revenue Accounting Division  
P.O. Box 13528  
Austin, TX 78711-3528

Strickland & Barksdale  
P.O. Box 506  
Russellville, AL 35653

Wesco Distributing Inc.  
P.O. Box 530409  
Atlanta, GA 30353-0409

T3  
2639 North Monroe Street, Ste. C-102  
Tallahassee, FL 32303

West Georgia National Bank  
205 East College Street  
Bowdon, GA 30108

Tennessee Housing Association  
P.O. Box 140688  
Nashville, TN 37214

Wheel Estate Mobile Homes, Inc.  
P.O. Box 1299  
Tupelo, MS 38802

Texas Manufactured Housing Asn  
505 W 14th Street  
Austin, TX 78701

Whitney National Bank  
805 Collins Blvd  
Covington, LA 70433

The Home Place, LLC  
5305 Veterans Memorial Drive  
Adamsville, AL 35005

Woodford Plywood  
P.O. Box 50007  
Albany, GA 31703-0007

TLR Homes, Inc.  
P.O. Box 8448  
Lumberton, TX 77657

Woodrow Taylor  
645 McCaig Road  
Phil Campbell, AL 35581

TTARP Investments, Inc.  
Pratt Home  
310A SSE Loop 323  
Tyler, TX 75702

Young Welding Supply, Inc.  
P.O. Box 700  
Sheffield, AL 35660

UFPD  
2701 Ada Drive  
Elkhart, IN 46514

United Parcel Service  
P.O. Box 7247-0244  
Philadelphia, PA 19170-0001

Universal Forest Products  
Eastern Division, Inc.  
5631 S. NC 62  
Burlington, NC 27215